

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Jeff Thurecht

Authorised Representative No 250830

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Evalesco Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 325313) of The Principal Edge Pty Ltd.

I hold the following qualifications:

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Certificate of Margin Lending
- Certificate of ASX Securities
- Certified Financial Planner
- Certificate of Self Managed Superannuation Funds
- Certificate IV Finance/Mortgage Broking
- Bachelor of Information Technology
- Ethics & Professionalism in Financial Advice
- ASIC Financial Adviser Exam

### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Margin Lending Facility
- Direct Equities
- Self Managed Superannuation Funds
- Estate Planning Strategies

### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd (AFSL 225029) and Evaluesco Financial Services (CAR 325313) have common directorship. Principal Edge holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that while your financial adviser operates under Evaluesco Financial Services, their advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Evaluesco).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$4,400 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees will be an agreed fixed dollar fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$4,400 the Practice would receive \$4,400.
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- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
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## My Referral Arrangements

Evaluesco Financial Services will neither pay a third party nor receive payments from a third party for any referrals.

## My Associations

At the date of my advice, the directors of Evaluesco Financial Services Pty Ltd (my employer), through an associated entity, have shares in The Principal Edge Pty Ltd (my licensee) and Aspen Asset Management Pty Ltd.

Aspen Asset Management is the model manager for the AAN Model Investment series which may be utilised in investment recommendations in your advice. As a shareholder their associated entities may be entitled to dividends from Aspen Asset Management.

# CONTACT DETAILS

### Business Address

Suite 17.03, Level 17  
20 Bond Street  
SYDNEY NSW 2000

### Postal Address

GPO BOX 432  
SYDNEY NSW 2000

T: 02 9232 6800

E: [jeff@evaluesco.com.au](mailto:jeff@evaluesco.com.au)

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### Marshall Brentnall

Authorised Representative No 250831

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I hold the following qualifications:

- Diploma of Financial Planning
- Certificate of Margin Lending
- Accredited Listed Product Adviser (ALPA) Program
- Certified Financial Planner
- Certificate of Self Managed Superannuation Funds
- Certificate IV Finance/Mortgage Broking
- Bachelor of Business
- FASEA Financial Adviser Exam

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### Belinda Marley-Wallace

Authorised Representative No 335164

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I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Bachelor of Business Administration (International Management)
- FASEA Financial Adviser Exam
- Certificate IV in Finance and Mortgage Broking
- Ethics and Professionalism in Financial Advice

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### Melody Edwards

Authorised Representative No 333079

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I hold the following qualifications:

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- Graduate Diploma of Financial Planning
- Certified Financial Planner
- Certificate of Margin Lending
- Bachelor of Liberal Studies
- Accredited Listed Product Adviser (ALPA) Program
- Certificate of Self Managed Superannuation Funds
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- FASEA Financial Adviser Exam
- Accredited Aged Care Professional

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### Ashleigh Steeles

Authorised Representative No 1296215

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Evaluesco Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 325313) of The Principal Edge Pty Ltd.

I hold the following qualifications:

- Bachelor of Commerce Financial Planning
- Bachelor of Arts
- FASEA Financial Adviser Exam
- Certificate of Ethics & Professionalism in Financial Advice

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### Virginia Schreiber

Authorised Representative No 1305122

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I hold the following qualifications:

- Master of Financial Planning
- Bachelor of Applied Economics
- ASIC Financial Adviser Exam
- Self Managed Superannuation Fund

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### Paul Luu

Authorised Representative No 1001992

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I hold the following qualifications:

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- Bachelor of Applied Finance and Commerce Actuarial Studies
- Kaplan Ethics and Professionalism in Finance Advice
- ASIC Financial Adviser Exam
- Kaplan SMSF accreditation

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Aspen Asset Management is the model manager for the AAN Model Investment series which may be utilised in investment recommendations in your advice. As a shareholder their associated entities may be entitled to dividends from Aspen Asset Management.

# CONTACT DETAILS

### Business Address

Suite 17.03, Level 17  
20 Bond Street  
SYDNEY NSW 2000

### Postal Address

GPO BOX 432  
SYDNEY NSW 2000

T: 02 9232 6800

E: [paul@evaluesco.com.au](mailto:paul@evaluesco.com.au)

W: [www.evaluesco.com.au](http://www.evaluesco.com.au)

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Amber Lin

Authorised Representative No 1270959

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Evaluesco Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 325313) of The Principal Edge Pty Ltd.

I hold the following qualifications:

- Bachelor of Economics
- Advanced Diploma of Financial Planning
- FASEA Financial Adviser Exam
- Ethics & Professionalism in Financial Advice
- SuperConcepts & ICFS Specialist SMSF course

### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Product
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd (AFSL 225029) and Evaluesco Financial Services (CAR 325313) have common directorship. Principal Edge holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that while your financial adviser operates under Evaluesco Financial Services, their advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Evaluesco).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$4,400 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees will be an agreed fixed dollar fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$4,400 the Practice would receive \$4,400.
- On a \$4,500 per annum ongoing adviser service fee, the Practice would receive \$4,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
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## My Referral Arrangements

Evaluesco Financial Services will neither pay a third party nor receive payments from a third party for any referrals.

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# Financial Services Guide

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### Jasmyn Stekovic

Authorised Representative No 1299427

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Evaluesco Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 325313) of The Principal Edge Pty Ltd.

I hold the following qualifications:

- Graduate Diploma of Financial Planning
- Master of Financial Planning
- Bachelor of Business and Commerce (Property)
- ASIC Financial Adviser Exam

#### Your Best Interests

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# Financial Services Guide

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### Blake Cullen

Authorised Representative No 1002802

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Evaluesco Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 325313) of The Principal Edge Pty Ltd.

I hold the following qualifications:

- Accredited Aged Care Professional
- Super Concepts & ICFS Specialist SMSF
- Bachelor of Commerce (Marketing and Financial Planning)

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